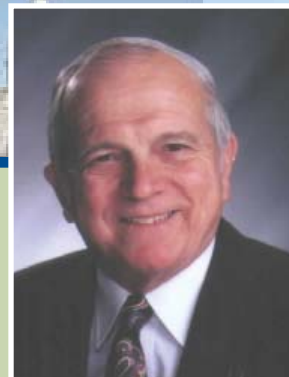


## Senator Joe Harrison

200 W. Washington St.  
Indianapolis, IN 46204

News from the Indiana State Senate

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Send letters to:  
**Sen. Joe Harrison**  
Indiana Senate  
200 W. Washington St.  
Indianapolis, IN 46204

# Senator Joe Harrison

News from the Indiana State Senate

## CollegeChoice Program Provides Financial Options for Families

For children, fall marks the beginning of the school year. For many parents, it brings the stark reality of college and its subsequent costs one year closer to fruition. With tuition prices skyrocketing, the dream of college can quickly turn into a nightmare. The state of Indiana now provides parents with a tool to help finance their children's higher education and gain extra tax benefits as a result.

Since 1997, CollegeChoice allows anyone over age 18 to contribute money into a group investment portfolio made up of a strategic mix of stocks, bonds and money market funds. The program provides contributors with an easy, hands-off way to save for college. Once enrolled, a team of experienced professionals manage the portfolio in order to maximize investment growth.

Individuals can establish an account with just \$50 per portfolio and \$25 subsequent monthly installments until contributions reach \$236,750. No enrollment or application fee exists. The enrollee can name any person as a

beneficiary regardless of age and the beneficiary can change at the enrollee's discretion.

Additionally, the investment grows tax-deferred and remains exempt from federal taxes if used for qualified higher education expenses. Whether public or private, the funds can be used at any eligible accredited post-secondary school, including graduate and vocational-technical schools.

Assuming only a 5 percent annual price increase, experts estimate that parents can expect to pay \$143,000 to put a child born today through four years of in-state public college and about \$306,000 for a private college. This sobering statistic highlights the importance of saving for college early. CollegeChoice offers individuals a useful tool to make sure college remains a dream, not a nightmare.

### For more information

[www.collegechoiceplan.com](http://www.collegechoiceplan.com)  
or call 1-866-400-PLAN (7526)

## 2-1-1 Telephone Program New to Indiana

We are living in an age where information is as close as a click of a mouse button. In the past few years, there has been a dramatic increase in the number of agencies and help centers available to answer problems we citizens may encounter. Despite this abundance of information, it is difficult to know where to turn for specific questions. With the introduction of a new and free telephone service, help is now a short phone call away.

2-1-1 is a new service that provides immediate access to every certified social service agency and non-profit organization in the state of Indiana. 2-1-1 offers information on health insurance programs, support groups, home health care, after school programs, protective services, and volunteer opportunities.

Currently 20 counties are using 2-1-1 and

legislation has been authored to establish the program throughout Indiana. House Enrolled Act 1344 requests absolutely no state money, while creating an account for future funds. The Cinergy Foundation, funded by Cinergy shareholders, has pledged over \$600,000 to help fund this program over the next three years.

2-1-1 works in the same way that 9-1-1 operates for emergencies and 4-1-1 works for general information. The goal is to have this service available 24 hours per day, 7 days per week. The State will continue to work diligently with the Indiana 211 Partnership to develop this service statewide.

HEA 1344 passed the full Senate and House and was signed the governor in March. For more information, please visit the web at [www.in211.org](http://www.in211.org).

# Get Involved!

## ..... How you can participate in the Indiana General Assembly

Voting is one very important way to make sure your views and concerns are being represented in government, but there are many other ways citizens can get involved to make our state a better place to live.

**Write letters:** During a typical day, a public official receives dozens of e-mails and letters with messages conveying his or her constituents' interest in a particular bill or issues. Transmitting and providing concise and detailed information is important when contacting your public official.

**Attend Interim Study committees:** During the interim, state legislators and local leaders meet publicly in study committees and commissions to discuss a variety of topics and decide if legislation is needed during the upcoming session. This is a great opportunity to hear discussion and voice your opinion. You can find the calendar of meetings online at: <http://www.in.gov/legislative/interim/calendar>. The calendar is updated regularly.

**Attend Standing Committees:** The legislative session allows the opportunity for citizens to come down to the Statehouse and listen to proposed legislation and

provide public testimony. Often, you must request an opportunity to speak by contacting the committee chairmen before the meeting. Find information online at: <http://www.in.gov/legislative/session/calendars>.

**Visit web sites:** The General Assembly and all state agencies have web sites that are available with information on a variety of topics and who to contact if you want more information. The General Assembly site has an area dedicated to when committee meetings are going, legislative surveys and links to email your senator. Go to [www.in.gov/legislative](http://www.in.gov/legislative) or visit [www.in.gov/senate\\_republicans](http://www.in.gov/senate_republicans).

**Organize or attend local events:** Many local communities have a variety of organizations dedicated to furthering a cause or improving the lives of its citizens. A great way to stay involved and give back is to attend functions sponsored by these groups. If you feel that an area needs representation, form an organization and work together to further your cause.

If you do not have Internet access at home, please visit the computer station at your public library.



## Consumer Information

### Unclaimed Property

The Attorney General reports thousands of unclaimed property listings all across the state of Indiana. Some possible sources of unclaimed property are: credit balances, old savings and checking accounts, unpaid wages, mutual fund shares, insurance proceeds, uncashed traveler's checks, and utility deposits.

You can contact the Indiana Attorney General's office to see if you or a relative has a claim. Visit [www.indianaunclaimed.com](http://www.indianaunclaimed.com) or call, toll-free, **1-866-IN-CLAIM** (1-866-462-5246).

### Unwanted Faxes

Contact the Federal Communications Commission to report any unsolicited faxes. You can file a formal complaint at [www.fcc.gov/cgb/complaints.html](http://www.fcc.gov/cgb/complaints.html) or call, toll-free, **1-888-225-5322**.

### Direct Mail Lists

Tired of receiving advertising through the mail? Remove your name from direct mail lists by visiting

[www.dmaconsumers.org](http://www.dmaconsumers.org) or write to:

Mail Preference Service  
Attn: Dept 12851374  
Direct Marketing Association  
PO Box 282  
Carmel, NY 10512

### National No-Call List

Indiana led the way with the creation of a no-call registry. Federal legislators followed suit by creating a national do not call list. Consumers now can list both home and mobile phone numbers in order to prevent unsolicited telemarketing calls. To register your phone number on the national list, visit [www.donotcall.gov](http://www.donotcall.gov). Additions to the list are updated every three months.



## F.A.Q.



## Frequently Asked Questions About Indiana State Government

**Q:** Why is the Indiana General Assembly called a "citizen legislature?"

**A:** Indiana lawmakers spend only a few months each year at the Capitol. The rest of the year, each legislator lives and works in the district he or she represents. Our part-time legislature offers substantial savings to Indiana taxpayers. The National Conference of State Legislatures ranks Indiana 45 among the 50 states with regard to the expenditures of the legislature per capita.

**Q:** Where is the money generated from gaming profits, such as the Hoosier Lottery, river boats, pari-mutuel, etc., going?

**A:** Of the \$670 million of the state's share of gaming profits in 2003, \$294 million was dedicated to the Property Tax Replacement Fund to help subsidize homeowners' local property tax bills through payment of homestead credits. The second-largest share, \$236 million, cuts the "license plate tax," the excise tax Indiana motorists pay annually when renewing their vehicle license plates, by up to 50 percent yearly. Since the inception of the Hoosier Lottery in 1989, \$432.6 million has gone toward teachers' pensions and \$244.7 million has gone toward retirement benefits for police and firefighters.

**Q:** How does the General Assembly function when it is not in session?

**A:** The Legislative Council is composed of 16 legislators, including the speaker of the House, Senate president pro tempore, and floor leaders of the majority and minority parties. It is designed to provide an interim coordination structure for the General Assembly. Created in 1967 by combining and expanding existing legislative service agencies, the Council assists the General Assembly through its selection of interim study committees, research, fiscal analysis, and bill drafting staff.

**Q:** How does a senator author a bill?

**A:** A senator takes an idea for a bill to the non-partisan Legislative Services Agency. The staff provide necessary legal, fiscal, and research capabilities for the General Assembly. Drafting legislation, including major revisions of the Indiana Code, compiling and publishing the rules and regulations of state agencies, assisting study committees during the interim and standing committees during session, and furnishing figures on the estimated cost of existing or proposed state services are among the tasks performed by the LSA staff.

## Protect Yourself from

## Identity Theft



On an average day, someone may pay for gas at the pump, write a check at the grocery store or purchase some merchandise online without giving a second thought to these transactions; however, these seemingly innocent tasks could leave an individual vulnerable to a new breed of robbery.

Identity theft is quickly becoming the most prevalent and costly crime in the nation. Researchers estimate that criminals steal more than 600,000 victims' identities each year, costing consumers and the financial industry billions of dollars.

In 2003, the General Assembly passed legislation strengthening Indiana's identity theft law by protecting not only a person's Social Security number, but also his or her address, phone number, place of employment, employer's identification number and his or her mother's maiden name. The law also includes provisions to help victims untangle the damage incurred on their credit history by an identity thief.

Often, consumers are not aware that their identities have been stolen. Each of us can help protect our information by being

cautious. If you would like more information, contact the Consumer Protection Division in the Indiana Attorney General's office, toll-free, at 1-800-382-5516 or visit [www.in.gov/attorneygeneral](http://www.in.gov/attorneygeneral).

### Reduce the chances of identity theft in your everyday life:

- Monitor the balances of your financial accounts and look for unexplained charges or withdrawals
- Track your mail. Failing to receive bills or other mail may signal an address change by an identity thief, as does receiving credit cards for which you did not apply
- Order a copy of your credit reports. Federal law will soon allow consumers to get one free credit report per year
- Guard your Social Security number. Give it out only when absolutely necessary
- Invest in a cross-cutting paper shredder. Destroy credit card applications, checks, receipts, insurance documents and anything with your identifying information.

## HoosierRx Program Discounts Prescription Drugs for Low-Income Senior Citizens

America leads the world in pushing the bounds of science to bring new prescription drugs to the market, resulting in lives saved and an increased quality of life. There are high costs involved in bringing these drugs to the open market. Part of that price tag is passed on to the consumer, which causes patients who do not have drug coverage to suffer financially. As a relief to those patients, some new programs have been established to help with the costs of prescription drugs.

The U.S. government has launched a new drug discount card that will provide immediate financial relief to seniors. This program, which took effect on June 1, allows recipients to choose a discount card program that best suits their needs. Medicare will be providing reliable and accessible information. Anyone who is enrolled in Medicare Part A or Part B

and not receiving Medicare benefits is eligible for the discount drug card program. For more information or to become enrolled, you may call **1-800-MEDICARE** (1-800-633-4227) or visit the Medicare website at [www.medicare.gov](http://www.medicare.gov).

HoosierRx is a state program that helps to shift the cost of prescription drugs away from low-income seniors. HoosierRx was enacted four years ago by the General Assembly and allows seniors who qualify to receive a 75 percent discount on the cost of medications. This program will be coordinated with the Medicare discount drug card to maximize savings. Low-income seniors can sign up for the HoosierRx Drug Card by calling, toll-free, **1-866-267-4679** or by visiting [www.in.gov/HoosierRx](http://www.in.gov/HoosierRx). Local pharmacies will also have applications.

## Indiana's Do Not Call List

Indiana is one of 40 states that has the means to protect citizens against unwanted and unsolicited phone calls.

In 2001, the Indiana General Assembly passed the "Telephone Privacy Program," which provides consumers the opportunity to avoid telemarketer calls at home. The Indiana Telephone Privacy Program allows Hoosiers to put their home telephone numbers on a "do not call" list. This list is updated quarterly and distributed to telemarketing companies. These companies can face hefty fines if they are in violation of Indiana guidelines.

Because this program is in the early stages of implementation, there are still a few kinks that need to be worked out. For example, now that telemarketers are unable to reach you at home, they are looking for another outlet. Later this year, a wireless subscriber directory sponsored by the Cellular Telecommunications and Internet Association, will be published. It is speculated that this directory will include about 75 percent of all mobile phone numbers and will be accessible by real estate agents, telemarketers and other on-the-go professionals.

The federal government also is addressing this issue with legislation that will prevent wireless-phone companies from automatically distributing cell numbers into this directory. To prevent your mobile phone number from being distributed, please add it to Indiana's "do not call" list.

Getting your name on the list is surprisingly easy. To enroll, simply call the toll-free number (1-888-834-9969) or visit the Attorney General's website at [www.in.gov/attorneygeneral/telephone](http://www.in.gov/attorneygeneral/telephone).